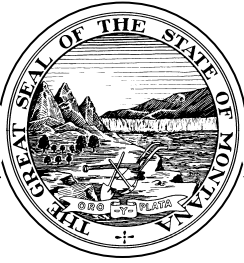


DEPARTMENT OF ADMINISTRATION  
DIVISION OF BANKING AND FINANCIAL INSTITUTIONS



BRIAN SCHWEITZER  
GOVERNOR

ANNIE M. GOODWIN  
COMMISSIONER

STATE OF MONTANA

301 SOUTH PARK, SUITE 316  
Helena, MT 59601

CSBS ACCREDITED 2004  
(406) 841-2920  
(406) 841-2930 FAX

MEMORANDUM

TO: Montana Deferred Deposit Loan Licensees

FROM: Department of Administration  
Division of Banking and Financial Institutions

DATE: October 8, 2008

RE: 2009 Annual License Renewal

Montana law requires that Deferred Deposit Lending Licenses be renewed annually. **Renewal forms must be received no later than December 1, 2008.** Enclosed is the 2009 renewal application form. This form must be completed, notarized, and returned to the Division with the \$500.00 renewal fee, payable to the State of Montana.

**Enclose the notification of continuance of the bond as well as current copies of the consumer disclosure and loan agreement. This includes the customer information pamphlet required by Section 31-1-721, MCA.**

It is the responsibility of each licensee to accomplish renewal of its license. **Failure to return completed renewal form by December 1, 2008 will result in non-renewal of the license.** Additionally, you will be required to submit a new application with appropriate fees and go through the application process to resume business. Please be advised that any activity that may occur during the processing period would be a violation of state law.

If you have any questions, please contact Donna Zollinger or Linda Leffler at:

Telephone No. - 406-841-2920

Fax No. - 406-841-2930

E-Mail - [dzollinger@mt.gov](mailto:dzollinger@mt.gov) or [lleffler@mt.gov](mailto:lleffler@mt.gov)

Return to:

Division of Banking and Financial Institutions  
P.O. Box 200546  
301 South Park, Suite 316  
Helena MT 59620-0546

**2009 APPLICATION  
DEFERRED DEPOSIT LOAN LICENSE RENEWAL**

\_\_\_\_\_  
**License Number**

\_\_\_\_\_  
**Date**

To: Department of Administration  
Division of Banking and Financial Institutions  
P.O. Box 200546  
301 South Park, Suite 316  
Helena MT 59620-0546

I hereby affirm the following:

1. The licensee will continue the business of making Deferred Deposit Loans in 2009 and hereby applies for the renewal of this license. **Evidence of the continuance of the bond and current copies of the consumer information pamphlet and loan agreement are enclosed. The license fee of \$500.00 is enclosed.**
2. The Division of Banking and Financial Institutions (Division) has been notified of changes in personnel, ownership, or office location during the current year. (Attach information if applicable.)
3. Daily operation of our office has been and will continue to be in accordance with the provisions of the Montana Deferred Deposit Loan Act (Act) and Administrative Rules 2.59.1501 through 2.59.1513 (Administrative Rules). I acknowledge that I have read and understand the Act and Administrative Rules, will share these regulations with all employees, and will be in compliance at all times. Please be advised that copies of the Act and administrative rules are available upon request by contacting the Division at (406) 841-2920 or online at <http://banking.mt.gov/ddl.asp>.
4. Corrections and adjustments required as a result of an examination conducted by the Division have been made.
5. The licensee has unencumbered assets of \$25,000.00 for this location.
6. The licensee will not in the future, directly or indirectly, use a criminal process to collect the payment of deferred deposit loans or any civil process to collect the payment of deferred deposit loans not generally available to creditors to collect on loans in default.
7. The licensee has no employees which have any adverse civil judgments involving fraudulent or dishonest dealings. If any such adverse civil judgments exist they must be listed and disclosed in writing and copies of the pleadings must be submitted with this renewal application.
8. The licensee has no employees which have any convictions involving fraud or financial dishonesty. If any of the licensee's employees have a conviction involving fraud or financial dishonesty it must be disclosed in writing and copies of the pleadings must be submitted with this renewal application.
9. The licensee has the required bond in the amount of \$10,000.00 for this location. This bond will remain in effect for two years after the licensee ceases operation.
10. The licensee must disclose in writing all facts that reflect adversely on its financial responsibility, experience, character, and general fitness in operating the business lawfully and fairly and within the provisions of the Montana Deferred Deposit Loan Act.

Home Office Address \_\_\_\_\_

Phone \_\_\_\_\_

Fax \_\_\_\_\_

Authorized Signature: \_\_\_\_\_ Title: \_\_\_\_\_  
Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

State of \_\_\_\_\_ )  
 )  
County of \_\_\_\_\_ )

the authorized official of this licensee, to me known, who acknowledged that they executed the foregoing renewal application for the purpose therein mentioned on \_\_\_\_\_ (date).

My commission expires: \_\_\_\_\_

(Seal, if any)